

EXHIBIT F



Illinois Department of Insurance

PAT QUINN
Governor

Andrew Boron
Director

July 23, 2012

Mr. Christopher C. Zwygart
Westbend
1900 S. 18th Ave.
West Bend, WI 53095

Ms. Doris Procaccio
Procaccio Painting & Drywall Co.
601 Sidwell Court
Unit L
St. Charles, IL 60174

RE: Contractors Credit Premium Adjustment Program

Dear Mr. Zwygart and Ms. Procaccio:

I have been forwarded your June 14, 2012 correspondence wherein you request a hearing concerning your dispute with Procaccio Painting & Drywall Company (Procaccio) concerning the Contractors Credit Premium Adjustment Program (CCPAP). Please be advised that, the Department declines to afford the parties a hearing regarding this matter. The dispute appears to center on how the parties agreed to apply the CCPAP. The questions raised in your correspondence are not matters that are heard by the Department. The Department does not arbitrate or mediate contractual disputes between parties. This agreement appears to have arisen outside of the policy. The Department therefore, respectfully declines to provide a forum to address the questions you raise in your letter of June 14.

I trust that this correspondence provides sufficient detail to more fully explain the Department's position in this matter.

Sincerely,

A handwritten signature in black ink that reads "Louis Butler".

Louis Butler
Staff Attorney

cc: A. Boron
R. Allender

AUG 02 2012